

United States Bankruptcy Court
District of Puerto Rico

In re:
JORGE LUIS LOPEZ SANTIAGO
BERENICE COLON CRUZ
Debtors

Case No. 22-02117-MAG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0104-2
Date Rcvd: Jul 21, 2022

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2022:

| Recip ID | Recipient Name and Address |
|----------|---|
| db/jdb | + JORGE LUIS LOPEZ SANTIAGO, BERENICE COLON CRUZ, PO BOX 289, AGUIRRE, PR 00704-0289 |
| 5018513 | Coop Piedras, PO Box 252, Las Piedras, PR 00771-0252 |
| 5018519 | Island Finan, attn: Bankruptcy, 1863 Calle Loiza, San Juan, PR 00911-1862 |
| 5018520 | Oriental Bank, PO Box 1952, Humacao, PR 00791 |
| 5018521 | Oriental Financial Group, Attn: Bankruptcy, PO Box 195115, San Juan, PR 00919-5115 |
| 5018526 | U.S. Small Business Administration, PO Box 3918, Portland, OR 97208-3918 |
| 5018528 | US Small Business Administration, District Director SBA PR and USVI, District Office 273 Ponce De Leon Ave, P, San Juan, PR 00917 |

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| aty | Email/Text: cmecf@fslawpr.com | Jul 21 2022 18:31:00 | ROBERTO ARISTIDES FIGUEROA COLON, FIGUEROA & SERRANO PSC, PO BOX 1635, GUAYNABO, PR 00970 |
| tr | Email/Text: enotice@ch13sju.com | Jul 21 2022 18:31:00 | ALEJANDRO OLIVERAS RIVERA, ALEJANDRO OLIVERAS CHAPTER 13 TRUS, PO BOX 9024062, SAN JUAN, PR 00902-4062 |
| smg | EDI: PRTREAS | Jul 21 2022 22:33:00 | DEPARTAMENTO DE HACIENDA, PO BOX 9024140, OFICINA 424-B, SAN JUAN, PR 00902-4140 |
| smg | + Email/Text: Quiebras@trabajo.pr.gov | Jul 21 2022 18:31:00 | PR DEPARTMENT OF LABOR, PO BOX 195540, HATO REY, PR 00919-5540 |
| smg | Email/Text: quiebra@justicia.pr.gov | Jul 21 2022 18:31:00 | FEDERAL LITIGATION DEPT. OF JUSTICE, PO BOX 9020192, SAN JUAN, PR 00902-0192 |
| smg | Email/Text: ustpreregion21.hr.ecf@usdoj.gov | Jul 21 2022 18:31:00 | US TRUSTEE, EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1922 |
| ust | Email/Text: ustpreregion21.hr.ecf@usdoj.gov | Jul 21 2022 18:31:00 | MONSITA LECAROS ARRIBAS, OFFICE OF THE US TRUSTEE (UST), OCHOA BUILDING, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901 |
| 5018498 | Email/Text: bncnotifications@phea.org | Jul 21 2022 18:31:00 | AES, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461 |
| 5018499 | Email/Text: bncnotifications@phea.org | Jul 21 2022 18:31:00 | Aes/Bhea-US Bank, PO Box 61047, Harrisburg, PA 17106-1047 |
| 5018501 | Email/PDF: bncnotices@becket-lee.com | Jul 21 2022 18:37:50 | Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540 |
| 5018500 | Email/PDF: bncnotices@becket-lee.com | Jul 21 2022 18:37:55 | Amex, PO Box 981537, El Paso, TX 79998-1537 |
| 5018502 | EDI: CAPITALONE.COM | | |

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|---------|---------------------------------------|----------------------|---|
| | | Jul 21 2022 22:33:00 | Cap1/wmt, PO Box 31293, Salt Lake City, UT 84131-0293 |
| 5018504 | EDI: CAPITALONE.COM | Jul 21 2022 22:33:00 | Capital One, Attn: Bnakruptcy, PO Box 30285, Salt Lake City, UT 84130-0285 |
| 5018503 | EDI: CAPITALONE.COM | Jul 21 2022 22:33:00 | Capital One, PO Box 31293, Salt Lake City, UT 84131-0293 |
| 5018505 | EDI: CAPITALONE.COM | Jul 21 2022 22:33:00 | Capital One/Walmart, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285 |
| 5018506 | EDI: CITICORP.COM | Jul 21 2022 22:33:00 | Citi, PO Box 6190, Sioux Falls, SD 57117-6190 |
| 5018507 | EDI: CITICORP.COM | Jul 21 2022 22:33:00 | Citibank, Attn: Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034 |
| 5018508 | EDI: CITICORP.COM | Jul 21 2022 22:33:00 | Citibank/the Home Depot, Citicorp Credit Srvs/Centralized Bk dept, PO Box 790034, Saint Louis, MO 63179-0034 |
| 5018509 | EDI: CITICORP.COM | Jul 21 2022 22:33:00 | Citicards Cbna, PO Box 6217, Sioux Falls, SD 57117-6217 |
| 5018511 | EDI: WFNNB.COM | Jul 21 2022 22:33:00 | Comenitybank/dswvisa, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125 |
| 5018512 | EDI: WFNNB.COM | Jul 21 2022 22:33:00 | Comenitybk/dswvs, PO Box 182789, Columbus, OH 43218-2789 |
| 5018514 | EDI: CITICORP.COM | Jul 21 2022 22:33:00 | Costco Citi Card, Attn: Bankruptcy, PO Box 6500, Sioux Falls, SD 57117-6500 |
| 5018515 | EDI: DISCOVER.COM | Jul 21 2022 22:33:00 | Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939 |
| 5018516 | EDI: DISCOVER.COM | Jul 21 2022 22:33:00 | Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025 |
| 5018517 | EDI: DISCOVER.COM | Jul 21 2022 22:33:00 | Discoverbank, PO Box 30939, Salt Lake City, UT 84130-0939 |
| 5018518 | ^ MEBN | Jul 21 2022 18:27:06 | Island Finan, PO Box 71504, San Juan, PR 00936-8604 |
| 5018510 | Email/Text: bankruptcy@claropr.com | Jul 21 2022 18:31:00 | Claro, PO Box 360998, San Juan, PR 00936-0998 |
| 5018522 | EDI: RMSC.COM | Jul 21 2022 22:33:00 | Syncb/netwrk, C/o, PO Box 965036, Orlando, FL 32896-5036 |
| 5018523 | EDI: RMSC.COM | Jul 21 2022 22:33:00 | Synchrony Bank/Hhgregg, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 |
| 5018524 | EDI: AISTMBL.COM | Jul 21 2022 22:33:00 | T Mobile, PO Box 742596, Cincinnati, OH 45274-2596 |
| 5018525 | EDI: CITICORP.COM | Jul 21 2022 22:33:00 | Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497 |
| 5018527 | Email/Text: bankruptcynotices@sba.gov | Jul 21 2022 18:31:00 | US Small Business Administration, SBA Administrator, 409 3rd St SW Ofc, Washington, DC 20416-0011 |
| 5018529 | Email/Text: PDELINQ@sba.gov | Jul 21 2022 18:31:00 | US Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Rd, Fort Worth, TX 76155-2243 |
| 5018530 | Email/Text: ndlrc.legal@sba.gov | Jul 21 2022 18:31:00 | US Small Business Administration, 200 W Santa Ana Blvd Ste 740, Santa Ana, CA 92701-7534 |

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2022

Signature: /s/Gustava Winters

Information to identify the case:

Debtor 1: JORGE LUIS LOPEZ SANTIAGO
 First Name Middle Name Last Name

Social Security number or ITIN: xxx-xx-7056
 EIN: _ _ - _ _ _ _ _

Debtor 2: BERENICE COLON CRUZ
 (Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN: xxx-xx-6728
 EIN: _ _ - _ _ _ _ _

United States Bankruptcy Court: District of Puerto Rico

Date case filed for chapter: 13 7/20/22

Case number: 22-02117

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|---|--|---|
| 1. Debtor's full name | JORGE LUIS LOPEZ SANTIAGO | BERENICE COLON CRUZ |
| 2. All other names used in the last 8 years | aka JORGE LOPEZ, aka JORGE LOPEZ SANTIAGO | aka BERENICE COLON |
| 3. Address | PO BOX 289 AGUIRRE, PR 00704 | PO BOX 289 AGUIRRE, PR 00704 |
| 4. Debtor's attorney Name and address | ROBERTO ARISTIDES FIGUEROA COLON FIGUEROA & SERRANO PSC PO BOX 1635 GUAYNABO, PR 00970 | Contact phone 787-470-7699 Email: cmecf@fslawpr.com |
| 5. Bankruptcy trustee Name and address | ALEJANDRO OLIVERAS RIVERA ALEJANDRO OLIVERAS CHAPTER 13 TRUS PO BOX 9024062 SAN JUAN, PR 00902-4062 | Contact phone 787 977-3500 Email: aorecf@ch13sju.com |
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . | Jose V Toledo Fed Bldg & US Courthouse 300 Recinto Sur Street, Room 109 San Juan, PR 00901 | Hours open: 8:00 AM – 4:00 PM Contact phone 787-977-6000 Date: 7/21/22 |

For more information, see page 2

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|--|--|---|--|----------------------------------|---|---------------------------------|--|---------------------------------|---|--|
| 7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | August 23, 2022 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. | Location: Meeting will be by Telephone:, Please Dial: 877-505-2913, Access Code: 7060224 | | | | | | | | |
| 8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. | <table border="0"> <tr> <td> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </td> <td> Filing deadline: 10/24/22 </td> </tr> <tr> <td> Deadline for all creditors to file a proof of claim (except governmental units): </td> <td> Filing deadline: 9/28/22 </td> </tr> <tr> <td> Deadline for governmental units to file a proof of claim: </td> <td> Filing deadline: 1/16/23 </td> </tr> </table> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <table border="0"> <tr> <td> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </td> <td> Filing deadline: 30 days after the conclusion of the meeting of creditors </td> </tr> </table> | | Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). | Filing deadline: 10/24/22 | Deadline for all creditors to file a proof of claim (except governmental units): | Filing deadline: 9/28/22 | Deadline for governmental units to file a proof of claim: | Filing deadline: 1/16/23 | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. | Filing deadline: 30 days after the conclusion of the meeting of creditors |
| Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). | Filing deadline: 10/24/22 | | | | | | | | | |
| Deadline for all creditors to file a proof of claim (except governmental units): | Filing deadline: 9/28/22 | | | | | | | | | |
| Deadline for governmental units to file a proof of claim: | Filing deadline: 1/16/23 | | | | | | | | | |
| Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. | Filing deadline: 30 days after the conclusion of the meeting of creditors | | | | | | | | | |
| 9. Filing of plan | The debtor has not filed a plan as of this date. The hearing on confirmation will be held on: 9/23/22 at 02:45 PM , Location: Microsoft Teams Video &, Audio Conferencing, and/or Telephonic Hearings An objection to confirmation of the chapter 13 plan shall be filed at least 7 days prior to the hearing on confirmation. The confirmation hearing may be continued by announcement at the confirmation hearing of the continued date and time without further written notice. | | | | | | | | | |
| 10. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | | | | | | | | | |
| 11. Filing a chapter 13 bankruptcy case | Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. | | | | | | | | | |
| 12. Exempt property | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline. | | | | | | | | | |
| 13. Discharge of debts | Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline. | | | | | | | | | |